

Table I.B.2(1998) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
Industry group								
Agric., fish., forest.	61.4%	29.1%	69.4%	68.3%	71.4%	100.0%	42.9%	91.8%
Mining	94.7%	59.4%	82.1%	75.4%	100.0%	99.8%	72.8%	97.1%
Construction	72.4%	48.8%	68.9%	84.6%	92.8%	100.0%	61.5%	92.5%
Manufacturing	96.1%	70.8%	85.9%	92.3%	98.8%	100.0%	82.2%	99.1%
Transp., comm., util.	93.3%	43.7%	75.0%	91.9%	96.9%	99.7%	69.8%	98.7%
Wholesale trade	93.1%	61.3%	86.0%	95.2%	99.6%	99.9%	78.8%	99.5%
Retail trade	81.9%	36.8%	50.8%	77.7%	96.7%	99.9%	50.3%	97.7%
Fin., ins., real est.	93.5%	57.2%	86.6%	97.2%	98.3%	99.9%	73.0%	99.4%
Services	85.1%	55.7%	74.1%	86.9%	95.7%	96.9%	67.2%	95.7%
Unknown	14.1% *	18.1% *	*****	*****	*****	*****	18.1% *	*****
Ownership								
For profit, incorporated	89.7%	58.4%	74.2%	86.8%	95.8%	99.6%	70.4%	97.7%
For profit, unincorporated	57.5%	35.0%	44.7%	73.3%	97.4%	98.9%	40.6%	94.3%
Nonprofit	89.4%	58.9%	78.4%	92.5%	99.2%	94.1%	73.4%	96.3%
Unknown	99.1%	1.9% *	*****	99.0%	99.9%	99.8%	29.0% *	99.8%
Age of firm								
Less than 5 years	58.4%	37.4%	54.4%	73.0%	93.0%	92.6%	47.5%	90.3%
5-9 years	68.4%	43.1%	62.8%	77.6%	92.7%	96.1%	55.2%	90.9%
10-19 years	75.4%	52.6%	68.0%	81.8%	92.9%	90.1%	63.6%	90.0%
20 or more years	92.7%	62.8%	82.3%	93.6%	98.8%	99.8%	77.2%	98.9%
Unknown	99.1%	38.8% *	56.3%	88.6%	95.3%	99.7%	66.6%	99.3%
Multi/single status								
2 or more locations	98.1%	76.2%	83.1%	93.0%	97.8%	99.1%	87.1%	98.6%
1 location only	71.2%	50.8%	69.2%	84.4%	94.3%	97.7%	62.7%	92.3%
Percent full-time employees								
Less than 25%	43.3%	12.9%	23.9%	55.1%	93.0%	59.0%	22.8%	77.2%
25-49%	82.6%	39.6%	54.5%	80.9%	91.9%	99.4%	51.3%	96.7%
50-74%	80.3%	43.7%	64.5%	75.5%	96.2%	99.4%	54.3%	96.8%
75% or more	91.2%	60.7%	78.5%	91.7%	97.4%	99.7%	73.9%	98.4%
Union presence								
No union employees	84.0%	49.3%	69.9%	86.1%	97.1%	98.7%	63.7%	97.0%
Has union employees	98.1%	84.9%	91.1%	96.4%	97.3%	99.8%	88.2%	99.2%
Unknown	93.1%	45.1%	70.9%	75.9%	88.7%	99.3%	60.4%	97.6%
Percent low wage employees								
50% or more low wage	57.4%	23.6%	30.0%	60.8%	87.8%	93.9%	32.7%	85.8%
Less than 50% low wage	86.5%	57.4%	79.0%	91.2%	97.9%	98.4%	71.6%	97.4%
Unknown	97.1%	38.2%	66.1%	77.1%	96.3%	99.8%	50.9%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2(1998) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
Industry group								
Agric., fish., forest.	4.44%	2.98%	10.77%	10.36%	12.96%	0.00%	5.02%	6.67%
Mining	1.66%	13.49%	17.83%	14.12%	0.00%	0.09%	8.34%	1.27%
Construction	1.60%	2.25%	4.35%	2.21%	3.02%	0.00%	1.53%	2.13%
Manufacturing	0.56%	8.00%	3.18%	1.77%	0.46%	0.00%	2.47%	0.26%
Transp., comm., util.	1.02%	4.31%	3.81%	2.67%	2.25%	0.22%	2.30%	0.51%
Wholesale trade	0.53%	3.15%	2.83%	1.43%	0.27%	0.07%	1.28%	0.22%
Retail trade	0.44%	1.77%	2.45%	1.40%	0.74%	0.05%	1.13%	0.27%
Fin., ins., real est.	0.44%	2.03%	3.64%	0.99%	1.19%	0.06%	1.79%	0.24%
Services	0.58%	1.77%	1.80%	1.18%	0.60%	1.42%	1.16%	0.82%
Unknown	7.54% *	7.74% *	*****	*****	*****	*****	7.74% *	*****
Ownership								
For profit, incorporated	0.24%	1.86%	1.21%	1.00%	0.54%	0.14%	1.06%	0.13%
For profit, unincorporated	1.73%	1.96%	2.48%	3.86%	0.67%	0.50%	1.85%	1.95%
Nonprofit	1.77%	3.00%	3.42%	1.24%	0.45%	3.36%	1.72%	2.19%
Unknown	0.26%	1.23% *	*****	1.36%	0.07%	0.12%	9.43% *	0.12%
Age of firm								
Less than 5 years	1.53%	2.23%	3.18%	2.75%	2.78%	3.77%	1.82%	2.12%
5-9 years	1.12%	1.26%	2.22%	1.96%	1.92%	1.68%	1.38%	1.60%
10-19 years	1.39%	1.98%	3.23%	1.85%	1.41%	5.53%	1.71%	2.66%
20 or more years	0.29%	2.00%	1.74%	0.48%	0.24%	0.12%	0.77%	0.21%
Unknown	0.13%	12.64% *	15.91%	4.03%	1.65%	0.07%	7.17%	0.10%
Multi/single status								
2 or more locations	0.33%	5.51%	2.14%	0.89%	0.25%	0.49%	1.07%	0.36%
1 location only	0.87%	1.43%	1.37%	1.12%	0.99%	1.34%	1.11%	0.64%
Percent full-time employees								
Less than 25%	2.65%	1.55%	3.84%	4.10%	2.31%	12.22%	2.63%	5.83%
25-49%	1.08%	1.43%	2.74%	2.24%	3.44%	0.35%	1.34%	0.71%
50-74%	0.87%	2.17%	2.41%	1.78%	1.21%	0.25%	1.16%	0.60%
75% or more	0.21%	1.64%	1.31%	1.01%	0.40%	0.10%	0.85%	0.19%
Union presence								
No union employees	0.45%	1.12%	1.32%	1.01%	0.37%	0.86%	0.86%	0.48%
Has union employees	0.25%	8.58%	3.04%	1.31%	1.28%	0.21%	3.46%	0.31%
Unknown	0.74%	4.95%	8.33%	6.50%	3.81%	0.33%	3.53%	0.51%
Percent low wage employees								
50% or more low wage	1.46%	1.68%	3.07%	3.71%	2.50%	1.81%	2.22%	1.93%
Less than 50% low wage	0.48%	1.37%	0.91%	0.97%	0.30%	1.27%	0.95%	0.60%
Unknown	0.16%	6.81%	5.72%	4.42%	1.30%	0.07%	4.22%	0.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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